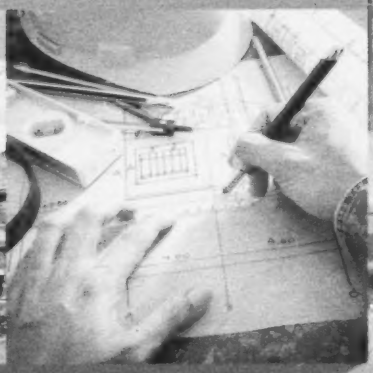
HOUSING MARKET INFORMATION

HOUSING NOW TABLES
Hamilton and Brantford CMAs

Date Released: August 2018



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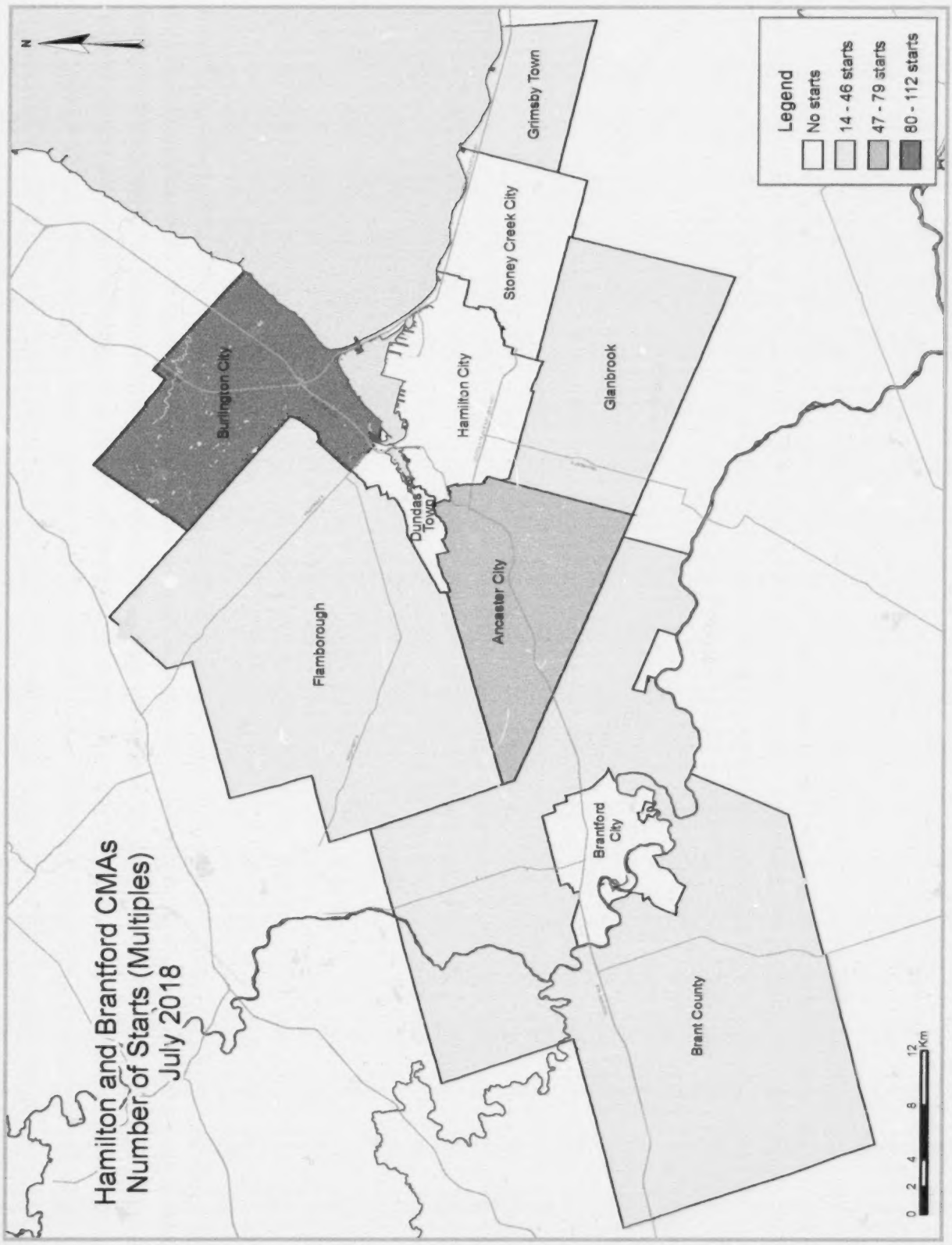
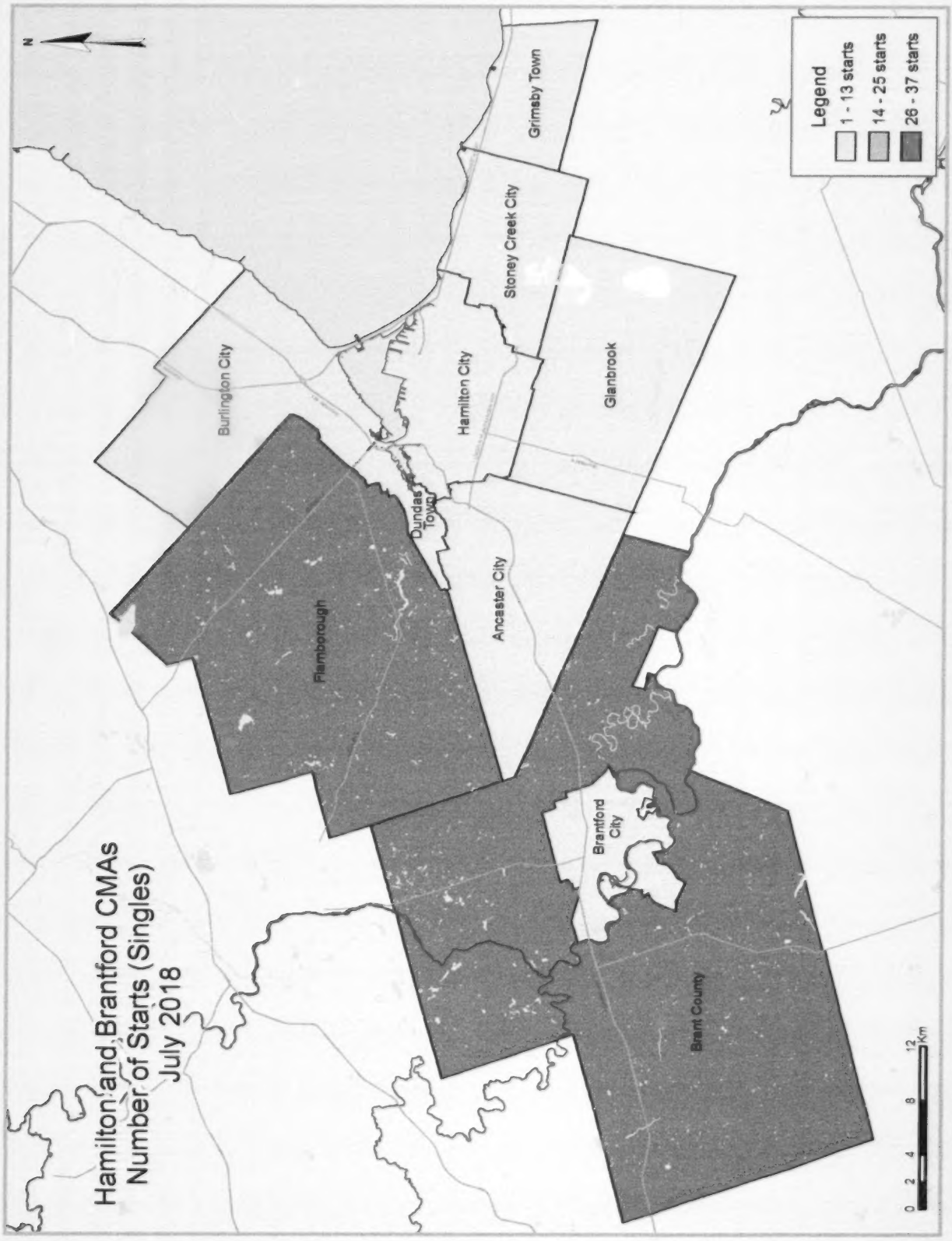
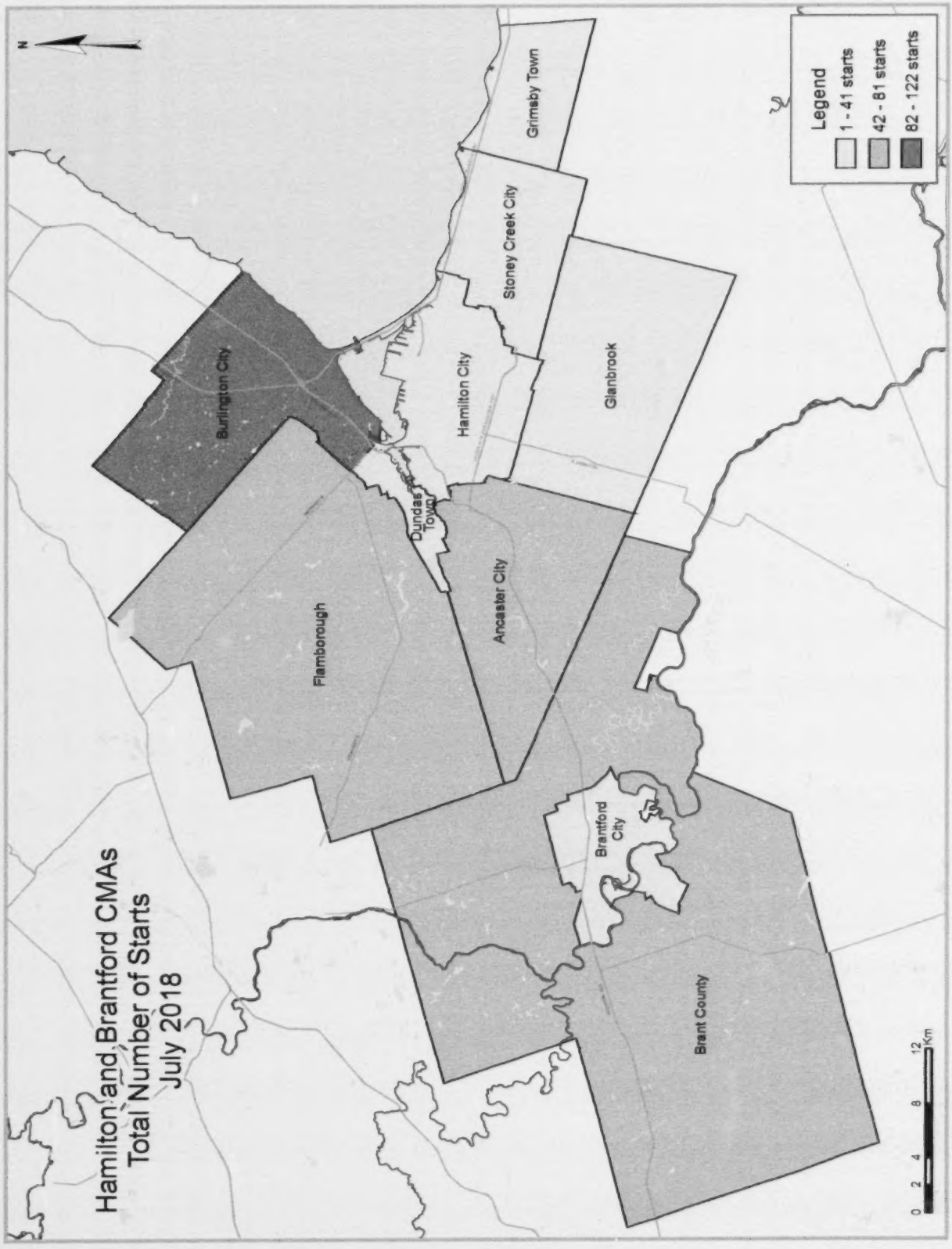
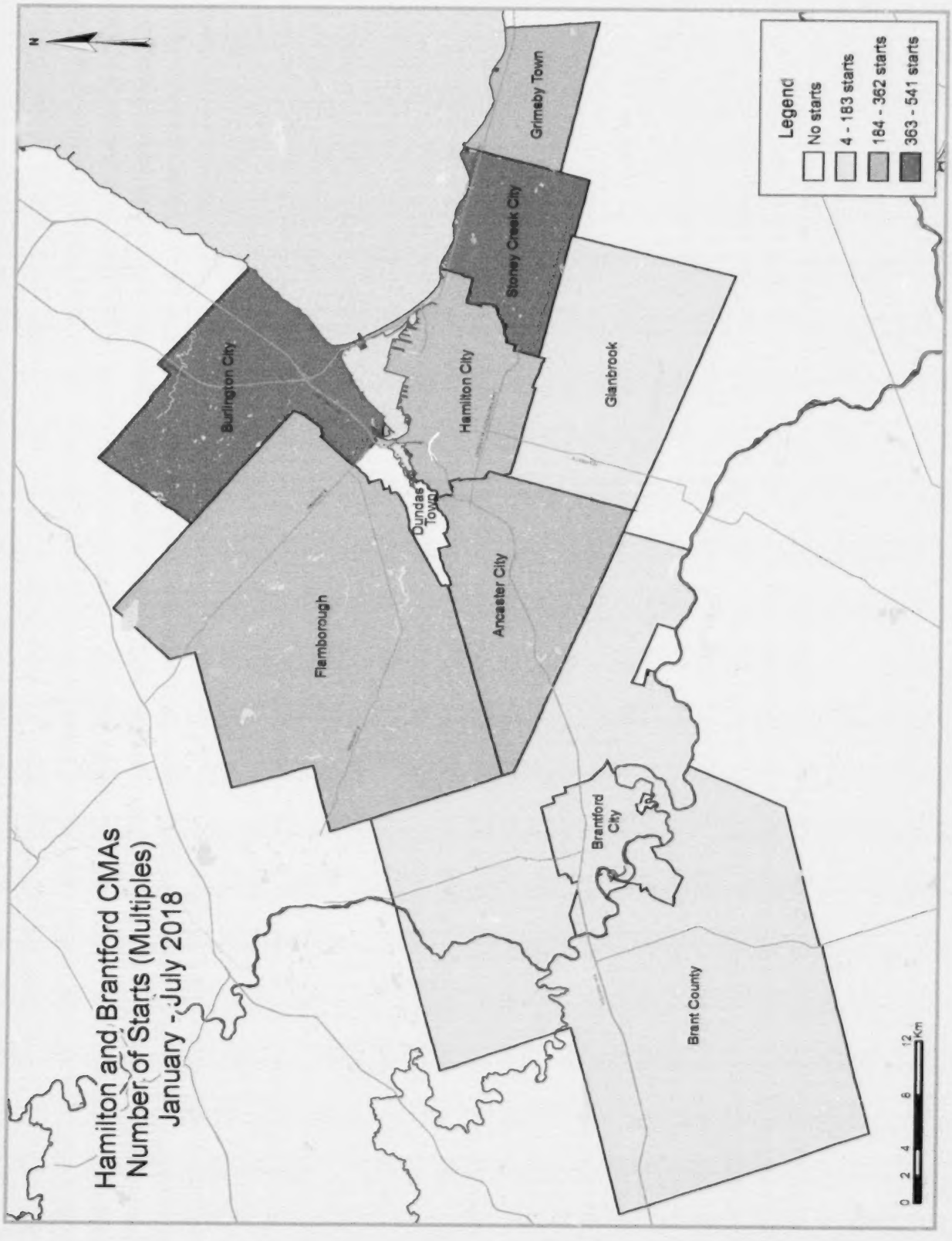
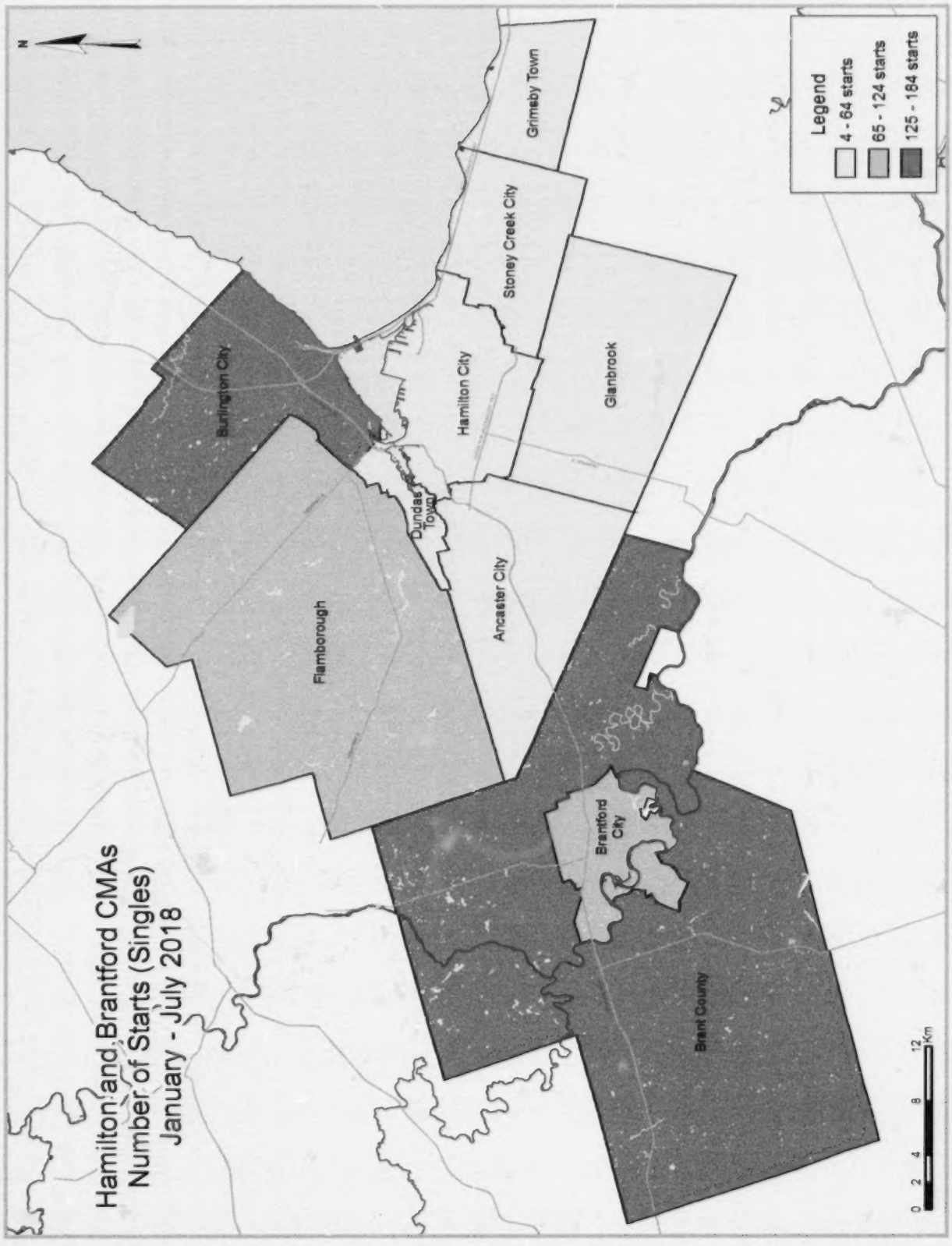
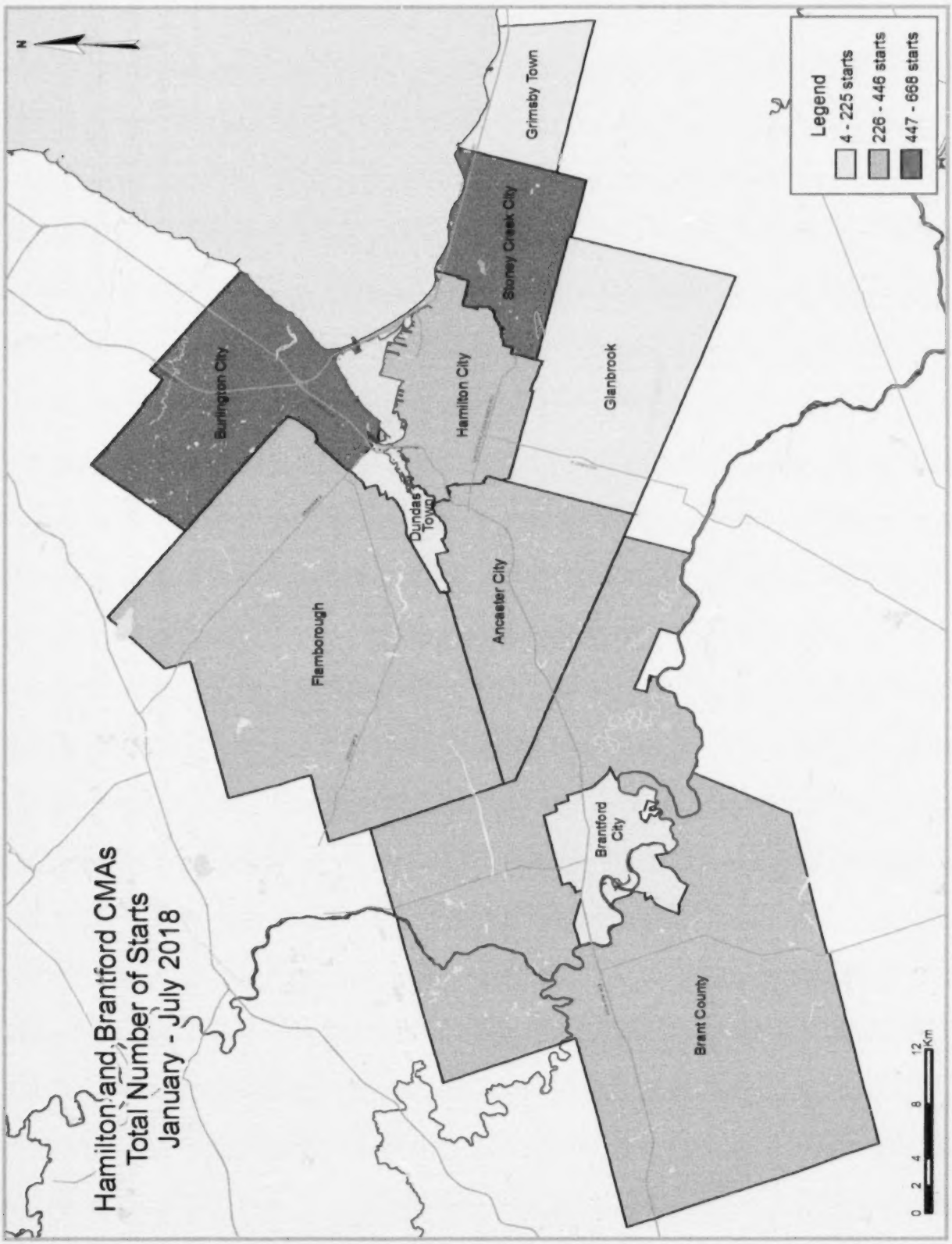

Hamilton and Brantford CMAs
Number of Starts (Multiples)
July 2018
N
Legend
No starts
14 - 46 starts
47 - 79 starts
80 - 112 starts
Grimsby Town
Stoney Creek City
Glanbrook
Hamilton City
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
July 2018
N
Legend
1 - 13 starts
14 - 25 starts
26 - 37 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Total Number of Starts
July 2018
N
Legend
1 - 41 starts
42 - 81 starts
82 - 122 starts
Burlington City
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Glanbrook
Grimsby Town
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Multiples)
January - July 2018
N
Legend
No starts
4 - 183 starts
184 - 362 starts
363 - 541 starts
Grimsby Town
Stoney Creek City
Burlington City
Hamilton City
Glanbrook
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
January - July 2018
N
Legend
4 - 64 starts
65 - 124 starts
125 - 184 starts
Burlington City
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Total Number of Starts
January - July 2018
N
Legend
4 - 225 starts
226 - 446 starts
447 - 668 starts
Grimsby Town
Stoney Creek City
Burlington City
Hamilton City
Glanbrook
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Starts (SAAR and Trend)
1.1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range

Available in SELECTED Reports:

1.2	Housing Activity Summary by Submarket
1.3	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units
5	MLS® Residential Activity
6	Economic Indicators

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Starts (SAAR and Trend) July 2018		
Hamilton CMA[1]	June 2018	July 2018
Trend[2]	4,083	4,249
SAAR	6,441	3,383
	July 2017	July 2018
Actual		
July - Single-Detached	52	76
July - Multiples	204	226
July - Total	256	302
January to July - Single-Detached	366	369
January to July - Multiples	1,095	1,937
January to July - Total	1,461	2,306

Table 1b: Housing Starts (SAAR and Trend) July 2018		
Brantford CMA[1]	June 2018	July 2018
Trend[2]	655	650
SAAR	812	754
	July 2017	July 2018
Actual		
July - Single-Detached	31	37
July - Multiples	63	21
July - Total	94	58
January to July - Single-Detached	98	263
January to July - Multiples	202	95
January to July - Total	300	358

Source: CMHC

[1] Census Metropolitan Area

[2] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

Table 1.1a: Housing Activity Summary of Hamilton CMA
July 2018

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
July 2018	76	26	90	0	14	0	0	96	302
July 2017	52	2	53	0	0	149	0	0	256
% Change	46.2	**	69.8	n/a	n/a	-100.0	n/a	n/a	18.0
Year-to-date 2018	369	90	535	0	61	1,103	0	148	2,306
Year-to-date 2017	366	70	391	0	0	634	0	0	1,461
% Change	0.8	28.6	36.8	n/a	n/a	74.0	n/a	n/a	57.8
UNDER CONSTRUCTION									
July 2018	503	106	794	0	161	2,888	0	148	4,600
July 2017	423	50	662	0	29	1,872	54	100	3,190
% Change	18.9	112.0	19.9	n/a	**	54.3	-100.0	48.0	44.2
COMPLETIONS									
July 2018	81	0	53	0	6	26	0	0	166
July 2017	130	8	64	0	0	0	0	0	202
% Change	-37.7	-100.0	-17.2	n/a	n/a	n/a	n/a	n/a	-17.8
Year-to-date 2018	387	12	499	0	79	264	0	0	1,241
Year-to-date 2017	563	50	444	0	13	380	0	36	1,486
% Change	-31.3	-76.0	12.4	n/a	**	-30.5	n/a	-100.0	-16.5
COMPLETED & NOT ABSORBED									
July 2018	22	2	135	0	3	0	n/a	n/a	162
July 2017	93	28	179	0	17	6	n/a	n/a	323
% Change	-76.3	-92.9	-24.6	n/a	-82.4	-100.0	n/a	n/a	-49.8
ABSORBED									
July 2018	83	0	91	0	22	26	n/a	n/a	222
July 2017	112	8	93	0	0	12	n/a	n/a	225
% Change	-25.9	-100.0	-2.2	n/a	n/a	116.7	n/a	n/a	-1.3
Year-to-date 2018	408	14	493	0	78	376	n/a	n/a	1,369
Year-to-date 2017	538	57	501	0	4	377	n/a	n/a	1,477
% Change	-24.2	-75.4	-1.6	n/a	**	-0.3	n/a	n/a	-7.3

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1b: Housing Activity Summary of Brantford CMA
July 2018

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
July 2018	37	0	19	0	2	0	0	0	58
July 2017	31	0	63	0	0	0	0	0	94
% Change	19.4	n/a	-69.8	n/a	n/a	n/a	n/a	n/a	-38.3
Year-to-date 2018	263	8	67	0	20	0	0	0	358
Year-to-date 2017	98	2	138	0	5	0	0	57	300
% Change	168.4	**	-51.4	n/a	**	n/a	n/a	-100.0	19.3
UNDER CONSTRUCTION									
July 2018	274	6	94	0	25	0	8	0	407
July 2017	106	2	151	0	20	0	8	57	344
% Change	158.5	200.0	-37.7	n/a	25.0	n/a	0.0	-100.0	18.3
COMPLETIONS									
July 2018	38	2	17	0	0	0	0	0	57
July 2017	18	2	23	0	0	0	0	0	43
% Change	111.1	0.0	-26.1	n/a	n/a	n/a	n/a	n/a	32.6
Year-to-date 2018	95	8	138	0	0	0	0	57	298
Year-to-date 2017	70	12	81	0	10	0	0	159	332
% Change	35.7	-33.3	70.4	n/a	-100.0	n/a	n/a	-64.2	-10.2
COMPLETED & NOT ABSORBED									
July 2018	11	1	13	0	4	0	n/a	n/a	29
July 2017	9	6	11	0	5	0	n/a	n/a	31
% Change	22.2	-83.3	18.2	n/a	-20.0	n/a	n/a	n/a	-6.5
ABSORBED									
July 2018	41	5	19	0	0	0	n/a	n/a	65
July 2017	21	1	20	0	0	0	n/a	n/a	42
% Change	95.2	**	-5.0	n/a	n/a	n/a	n/a	n/a	54.8
Year-to-date 2018	94	10	130	0	0	0	n/a	n/a	234
Year-to-date 2017	82	13	77	0	9	0	n/a	n/a	181
% Change	14.6	-23.1	68.8	n/a	-100.0	n/a	n/a	n/a	29.3

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
July 2018

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
City of Hamilton									
July 2018	61	10	71	0	14	0	0	0	156
July 2017	43	2	22	0	0	0	0	0	67
Former Hamilton City									
July 2018	5	0	0	0	0	0	0	0	5
July 2017	6	2	22	0	0	0	0	0	30
Stoney Creek City									
July 2018	3	0	0	0	0	0	0	0	3
July 2017	10	0	0	0	0	0	0	0	10
Ancaster City									
July 2018	10	0	61	0	0	0	0	0	71
July 2017	18	0	0	0	0	0	0	0	18
Dundas Town									
July 2018	1	0	0	0	0	0	0	0	1
July 2017	0	0	0	0	0	0	0	0	0
Flamborough									
July 2018	37	10	10	0	0	0	0	0	57
July 2017	7	0	0	0	0	0	0	0	7
Glanbrook									
July 2018	5	0	0	0	14	0	0	0	19
July 2017	2	0	0	0	0	0	0	0	2
City of Burlington									
July 2018	10	16	0	0	0	0	0	96	122
July 2017	8	0	0	0	0	149	0	0	157
Grimsby									
July 2018	5	0	19	0	0	0	0	0	24
July 2017	1	0	31	0	0	0	0	0	32
Hamilton CMA									
July 2018	76	26	90	0	14	0	0	96	302
July 2017	52	2	53	0	0	149	0	0	256
Brant City									
July 2018	30	0	19	0	2	0	0	0	51
July 2017	28	0	0	0	0	0	0	0	28
Brantford City									
July 2018	7	0	0	0	0	0	0	0	7
July 2017	3	0	63	0	0	0	0	0	66
Brantford CMA									
July 2018	37	0	19	0	2	0	0	0	58
July 2017	31	0	63	0	0	0	0	0	94

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
July 2018

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
City of Hamilton									
July 2018	313	38	744	0	137	1,142	0	0	2,374
July 2017	341	48	506	0	6	339	54	100	1,394
Former Hamilton City									
July 2018	27	0	21	0	0	490	0	0	538
July 2017	59	8	151	0	0	102	54	100	474
Stoney Creek City									
July 2018	90	0	313	0	62	553	0	0	1,018
July 2017	95	0	68	0	6	237	0	0	406
Ancaster City									
July 2018	90	18	245	0	0	0	0	0	353
July 2017	58	40	80	0	0	0	0	0	178
Dundas Town									
July 2018	4	0	5	0	0	0	0	0	9
July 2017	1	0	0	0	0	0	0	0	1
Flamborough									
July 2018	85	20	113	0	25	99	0	0	342
July 2017	110	0	163	0	0	0	0	0	273
Glanbrook									
July 2018	17	0	47	0	50	0	0	0	114
July 2017	18	0	44	0	0	0	0	0	62
City of Burlington									
July 2018	169	68	0	0	0	1,159	0	148	1,544
July 2017	74	2	0	0	0	1,110	0	0	1,186
Grimsby									
July 2018	21	0	50	0	24	587	0	0	682
July 2017	8	0	156	0	23	423	0	0	610
Hamilton CMA									
July 2018	503	106	794	0	161	2,888	0	148	4,600
July 2017	423	50	662	0	29	1,872	54	100	3,190
Brant City									
July 2018	172	6	67	0	16	0	8	0	269
July 2017	85	0	12	0	0	0	8	0	105
Brantford City									
July 2018	102	0	27	0	9	0	0	0	138
July 2017	21	2	139	0	20	0	0	57	239
Brantford CMA									
July 2018	274	6	94	0	25	0	8	0	407
July 2017	106	2	151	0	20	0	8	57	344

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
July 2018

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
City of Hamilton									
July 2018	62	0	40	0	0	0	0	0	102
July 2017	126	8	64	0	0	0	0	0	198
Former Hamilton City									
July 2018	4	0	0	0	0	0	0	0	4
July 2017	9	0	10	0	0	0	0	0	19
Stoney Creek City									
July 2018	2	0	0	0	0	0	0	0	2
July 2017	2	0	0	0	0	0	0	0	2
Ancaster City									
July 2018	47	0	0	0	0	0	0	0	47
July 2017	9	8	0	0	0	0	0	0	17
Dundas Town									
July 2018	0	0	0	0	0	0	0	0	0
July 2017	0	0	0	0	0	0	0	0	0
Flamborough									
July 2018	6	0	12	0	0	0	0	0	18
July 2017	93	0	28	0	0	0	0	0	121
Glanbrook									
July 2018	3	0	28	0	0	0	0	0	31
July 2017	13	0	26	0	0	0	0	0	39
City of Burlington									
July 2018	18	0	0	0	0	26	0	0	44
July 2017	4	0	0	0	0	0	0	0	4
Grimsby									
July 2018	1	0	13	0	6	0	0	0	20
July 2017	0	0	0	0	0	0	0	0	0
Hamilton CMA									
July 2018	81	0	53	0	6	26	0	0	166
July 2017	130	8	64	0	0	0	0	0	202
Brant City									
July 2018	18	2	0	0	0	0	0	0	20
July 2017	11	2	0	0	0	0	0	0	13
Brantford City									
July 2018	20	0	17	0	0	0	0	0	37
July 2017	7	0	23	0	0	0	0	0	30
Brantford CMA									
July 2018	38	2	17	0	0	0	0	0	57
July 2017	18	2	23	0	0	0	0	0	43

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
July 2018

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
City of Hamilton									
July 2018	19	2	131	0	3	0	n/a	n/a	155
July 2017	87	27	172	0	17	6	n/a	n/a	309
Former Hamilton City									
July 2018	4	0	37	0	0	0	n/a	n/a	41
July 2017	4	0	13	0	0	3	n/a	n/a	20
Stoney Creek City									
July 2018	4	2	0	0	0	0	n/a	n/a	6
July 2017	31	21	51	0	15	0	n/a	n/a	118
Ancaster City									
July 2018	4	0	32	0	0	0	n/a	n/a	36
July 2017	4	6	4	0	0	0	n/a	n/a	14
Dundas Town									
July 2018	0	0	0	0	0	0	n/a	n/a	0
July 2017	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
July 2018	0	0	37	0	0	0	n/a	n/a	37
July 2017	26	0	63	0	0	3	n/a	n/a	92
Glanbrook									
July 2018	7	0	25	0	3	0	n/a	n/a	35
July 2017	22	0	41	0	2	0	n/a	n/a	65
City of Burlington									
July 2018	2	0	0	0	0	0	n/a	n/a	2
July 2017	3	1	0	0	0	0	n/a	n/a	4
Grimsby									
July 2018	1	0	4	0	0	0	n/a	n/a	5
July 2017	3	0	7	0	0	0	n/a	n/a	10
Hamilton CMA									
July 2018	22	2	135	0	3	0	n/a	n/a	162
July 2017	93	28	179	0	17	6	n/a	n/a	323
Brant City									
July 2018	4	1	0	0	0	0	n/a	n/a	5
July 2017	4	6	0	0	0	0	n/a	n/a	10
Brantford City									
July 2018	7	0	13	0	4	0	n/a	n/a	24
July 2017	5	0	11	0	5	0	n/a	n/a	21
Brantford CMA									
July 2018	11	1	13	0	4	0	n/a	n/a	29
July 2017	9	6	11	0	5	0	n/a	n/a	31

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
July 2018

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
City of Hamilton									
July 2018	64	0	52	0	4	0	n/a	n/a	120
July 2017	108	8	93	0	0	12	n/a	n/a	221
Former Hamilton City									
July 2018	6	0	2	0	0	0	n/a	n/a	8
July 2017	9	0	2	0	0	12	n/a	n/a	23
Stoney Creek City									
July 2018	2	0	6	0	0	0	n/a	n/a	8
July 2017	4	0	0	0	0	0	n/a	n/a	4
Ancaster City									
July 2018	47	0	0	0	0	0	n/a	n/a	47
July 2017	10	8	21	0	0	0	n/a	n/a	39
Dundas Town									
July 2018	0	0	0	0	0	0	n/a	n/a	0
July 2017	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
July 2018	6	0	27	0	0	0	n/a	n/a	33
July 2017	73	0	25	0	0	0	n/a	n/a	98
Glanbrook									
July 2018	3	0	17	0	4	0	n/a	n/a	24
July 2017	12	0	45	0	0	0	n/a	n/a	57
City of Burlington									
July 2018	19	0	0	0	0	26	n/a	n/a	45
July 2017	4	0	0	0	0	0	n/a	n/a	4
Grimsby									
July 2018	0	0	39	0	18	0	n/a	n/a	57
July 2017	0	0	0	0	0	0	n/a	n/a	0
Hamilton CMA									
July 2018	83	0	91	0	22	26	n/a	n/a	222
July 2017	112	8	93	0	0	12	n/a	n/a	225
Brant City									
July 2018	22	5	0	0	0	0	n/a	n/a	27
July 2017	13	1	0	0	0	0	n/a	n/a	14
Brantford City									
July 2018	19	0	19	0	0	0	n/a	n/a	38
July 2017	8	0	20	0	0	0	n/a	n/a	28
Brantford CMA									
July 2018	41	5	19	0	0	0	n/a	n/a	65
July 2017	21	1	20	0	0	0	n/a	n/a	42

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.3a: History of Housing Starts of Hamilton CMA 2008 - 2017

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2017	704	92	773	0	156	1,168	0	0	2,893
% Change	-14.9	-16.4	-28.2	n/a	**	16.2	n/a	-100.0	-11.5
2016	827	110	1,076	0	23	1,005	0	228	3,269
% Change	-25.9	**	109.3	-100.0	-47.7	187.1	-100.0	n/a	59.2
2015	1,116	22	514	6	44	350	2	0	2,054
% Change	-2.4	-80.0	-37.7	-40.0	-81.7	-7.4	n/a	-100.0	-27.5
2014	1,143	110	825	10	240	378	0	126	2,832
% Change	-0.6	12.2	91.9	11.1	-22.6	11.5	-100.0	-64.9	4.5
2013	1,150	98	430	9	310	339	14	359	2,709
% Change	-16.9	6.5	-30.4	80.0	-10.4	-10.8	-82.1	**	-8.8
2012	1,384	92	618	5	346	380	78	66	2,969
% Change	2.1	**	33.2	-64.3	64.0	47.3	n/a	-49.6	20.6
2011	1,356	28	464	14	211	258	0	131	2,462
% Change	-22.3	-88.4	-37.6	100.0	9.9	-40.7	-100.0	-32.8	-30.9
2010	1,746	242	743	7	192	435	2	195	3,562
% Change	95.7	86.2	**	16.7	-25.9	**	n/a	-26.1	91.5
2009	892	130	218	6	259	90	0	264	1,860
% Change	-46.5	12.1	-63.4	-25.0	-59.8	-81.9	n/a	n/a	-47.3
2008	1,667	116	595	8	645	498	0	0	3,529

Source: CMHC (Starts and Completions Survey)

Table 1.3b: History of Housing Starts of Brantford CMA 2008 - 2017									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2017	180	8	165	0	5	0	0	57	415
% Change	-14.3	-42.9	91.9	n/a	-16.7	-100.0	n/a	**	25.4
2016	210	14	86	0	6	12	0	3	331
% Change	-20.5	-12.5	-53.3	-100.0	-68.4	-92.1	n/a	-98.0	-58.0
2015	264	16	184	1	19	152	0	153	789
% Change	0.4	**	**	-93.3	-63.5	n/a	-100.0	155.0	89.7
2014	263	2	16	15	52	0	8	60	416
% Change	0.8	-80.0	-80.7	n/a	23.8	n/a	n/a	n/a	5.1
2013	261	10	83	0	42	0	0	0	396
% Change	-8.7	-16.7	23.9	n/a	27.3	n/a	-100.0	n/a	-1.5
2012	286	12	67	0	33	0	4	0	402
% Change	23.8	200.0	59.5	n/a	-59.3	n/a	-55.6	-100.0	-6.1
2011	231	4	42	0	81	0	9	61	428
% Change	-17.2	-60.0	-48.1	-100.0	30.6	-100.0	n/a	-7.6	-15.1
2010	279	10	81	1	62	5	0	66	504
% Change	8.6	-28.6	**	0.0	106.7	n/a	n/a	**	59.0
2009	257	14	12	1	30	0	0	3	317
% Change	-8.2	**	-76.0	-66.7	-49.2	-100.0	-100.0	-62.5	-26.6
2008	280	4	50	3	59	21	7	8	432

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
July 2018

Submarket	Single		Semi		Row		Apt. & Other		Total		
	July 2018	July 2017	July 2018	July 2017	July 2018	July 2017	July 2018	July 2017	July 2018	July 2017	% Change
Hamilton CMA	76	52	26	2	104	53	96	149	302	256	18.0
City of Hamilton	61	43	10	2	85	22	0	0	156	67	132.8
Former Hamilton City	5	6	0	2	0	22	0	0	5	30	-83.3
Stoney Creek City	3	10	0	0	0	0	0	0	3	10	-70.0
Ancaster City	10	18	0	0	61	0	0	0	71	18	**
Dundas Town	1	0	0	0	0	0	0	0	1	0	n/a
Flamborough	37	7	10	0	10	0	0	0	57	7	**
Glanbrook	5	2	0	0	14	0	0	0	19	2	**
City of Burlington	10	8	16	0	0	0	96	149	122	157	-22.3
Grimsby	5	1	0	0	19	31	0	0	24	32	-25.0
Brantford CMA	37	31	2	0	19	63	0	0	58	94	-38.3
Brant City	30	28	2	0	19	0	0	0	51	28	82.1
Brantford City	7	3	0	0	0	63	0	0	7	66	-89.4

Table 2.1: Starts by Submarket and by Dwelling Type
January - July 2018

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	% Change
Hamilton CMA	369	366	90	70	596	391	1,251	634	2,306	1,461	57.8
City of Hamilton	224	302	24	68	571	301	612	339	1,431	1,010	41.7
Former Hamilton City	23	51	0	8	4	61	237	102	264	222	18.9
Stoney Creek City	21	76	0	0	171	22	276	237	468	335	39.7
Ancaster City	63	57	4	60	214	80	0	0	281	197	42.6
Dundas Town	4	0	0	0	0	0	0	0	4	0	n/a
Flamborough	95	84	20	0	127	103	99	0	341	187	82.4
Glanbrook	18	34	0	0	55	35	0	0	73	69	5.8
City of Burlington	127	53	66	2	0	0	475	295	668	350	90.9
Grimsby	18	11	0	0	25	90	164	0	207	101	105.0
Brantford CMA	263	98	10	2	85	143	0	57	358	300	19.3
Brant City	184	77	10	0	81	9	0	0	275	86	**
Brantford City	79	21	0	2	4	134	0	57	83	214	-61.2

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
July 2018

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	July 2018	July 2017	July 2018	July 2017	July 2018	July 2017	July 2018	July 2017
Hamilton CMA	104	53	0	0	0	149	96	0
City of Hamilton	85	22	0	0	0	0	0	0
Former Hamilton City	0	22	0	0	0	0	0	0
Stoney Creek City	0	0	0	0	0	0	0	0
Ancaster City	61	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	10	0	0	0	0	0	0	0
Glanbrook	14	0	0	0	0	0	0	0
City of Burlington	0	0	0	0	0	149	96	0
Grimsby	19	31	0	0	0	0	0	0
Brantford CMA	19	63	0	0	0	0	0	0
Brant City	19	0	0	0	0	0	0	0
Brantford City	0	63	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - July 2018

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017
Hamilton CMA	596	391	0	0	1,103	634	148	0
City of Hamilton	571	301	0	0	612	339	0	0
Former Hamilton City	4	61	0	0	237	102	0	0
Stoney Creek City	171	22	0	0	276	237	0	0
Ancaster City	214	80	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	127	103	0	0	99	0	0	0
Glanbrook	55	35	0	0	0	0	0	0
City of Burlington	0	0	0	0	327	295	148	0
Grimsby	25	90	0	0	164	0	0	0
Brantford CMA	85	143	0	0	0	0	0	57
Brant City	81	9	0	0	0	0	0	0
Brantford City	4	134	0	0	0	0	0	57

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market July 2018								
Submarket	Freehold		Condominium		Rental		Total*	
	July 2018	July 2017	July 2018	July 2017	July 2018	July 2017	July 2018	July 2017
Hamilton CMA	192	107	14	149	96	0	302	256
City of Hamilton	142	67	14	0	0	0	156	67
Former Hamilton City	5	30	0	0	0	0	5	30
Stoney Creek City	3	10	0	0	0	0	3	10
Ancaster City	71	18	0	0	0	0	71	18
Dundas Town	1	0	0	0	0	0	1	0
Flamborough	57	7	0	0	0	0	57	7
Glanbrook	5	2	14	0	0	0	19	2
City of Burlington	26	8	0	149	96	0	122	157
Grimsby	24	32	0	0	0	0	24	32
Brantford CMA	56	94	2	0	0	0	58	94
Brant City	49	28	2	0	0	0	51	28
Brantford City	7	66	0	0	0	0	7	66

Table 2.5: Starts by Submarket and by Intended Market January - July 2018								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017
Hamilton CMA	994	827	1,164	634	148	0	2,306	1,461
City of Hamilton	758	671	673	339	0	0	1,431	1,010
Former Hamilton City	27	120	237	102	0	0	264	222
Stoney Creek City	192	98	276	237	0	0	468	335
Ancaster City	281	197	0	0	0	0	281	197
Dundas Town	4	0	0	0	0	0	4	0
Flamborough	217	187	124	0	0	0	341	187
Glanbrook	37	69	36	0	0	0	73	69
City of Burlington	193	55	327	295	148	0	668	350
Grimsby	43	101	164	0	0	0	207	101
Brantford CMA	338	238	20	5	0	57	358	300
Brant City	259	86	16	0	0	0	275	86
Brantford City	79	152	4	5	0	57	83	214

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
July 2018

Submarket	Single		Semi		Row		Apt. & Other		Total		
	July 2018	July 2017	July 2018	July 2017	July 2018	July 2017	July 2018	July 2017	July 2018	July 2017	% Change
Hamilton CMA	81	130	0	8	59	64	26	0	166	202	-17.8
City of Hamilton	62	126	0	8	40	64	0	0	102	198	-48.5
Former Hamilton City	4	9	0	0	0	10	0	0	4	19	-78.9
Stoney Creek City	2	2	0	0	0	0	0	0	2	2	0.0
Ancaster City	47	9	0	8	0	0	0	0	47	17	176.5
Dundas Town	0	0	0	0	0	0	0	0	0	0	n/a
Flamborough	6	93	0	0	12	28	0	0	18	121	-85.1
Glanbrook	3	13	0	0	28	26	0	0	31	39	-20.5
City of Burlington	18	4	0	0	0	0	26	0	44	4	**
Grimsby	1	0	0	0	19	0	0	0	20	0	n/a
Brantford CMA	38	18	2	2	17	23	0	0	57	43	32.6
Brant City	18	11	2	2	0	0	0	0	20	13	53.8
Brantford City	20	7	0	0	17	23	0	0	37	30	23.3

Table 3.1: Completions by Submarket and by Dwelling Type
January - July 2018

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	% Change
Hamilton CMA	387	563	12	50	578	457	264	416	1,241	1,486	-16.5
City of Hamilton	329	510	12	50	366	444	0	194	707	1,198	-41.0
Former Hamilton City	38	73	12	4	72	27	0	66	122	170	-28.2
Stoney Creek City	107	49	0	26	126	51	0	128	233	254	-8.3
Ancaster City	125	43	0	20	48	64	0	0	173	127	36.2
Dundas Town	5	5	0	0	0	0	0	0	5	5	0.0
Flamborough	47	240	0	0	71	111	0	0	118	351	-66.4
Glanbrook	7	100	0	0	49	191	0	0	56	291	-80.8
City of Burlington	52	40	0	0	0	13	264	222	316	275	14.9
Grimsby	6	13	0	0	212	0	0	0	218	13	**
Brantford CMA	95	70	8	12	138	91	57	159	298	332	-10.2
Brant City	68	50	6	2	9	6	0	0	83	58	43.1
Brantford City	27	20	2	10	129	85	57	159	215	274	-21.5

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
July 2018

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	July 2018	July 2017	July 2018	July 2017	July 2018	July 2017	July 2018	July 2017
Hamilton CMA	59	64	0	0	26	0	0	0
City of Hamilton	40	64	0	0	0	0	0	0
Former Hamilton City	0	10	0	0	0	0	0	0
Stoney Creek City	0	0	0	0	0	0	0	0
Ancaster City	0	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	12	28	0	0	0	0	0	0
Glanbrook	28	26	0	0	0	0	0	0
City of Burlington	0	0	0	0	26	0	0	0
Grimsby	19	0	0	0	0	0	0	0
Brantford CMA	17	23	0	0	0	0	0	0
Brant City	0	0	0	0	0	0	0	0
Brantford City	17	23	0	0	0	0	0	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - July 2018

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017
Hamilton CMA	578	457	0	0	264	380	0	36
City of Hamilton	366	444	0	0	0	158	0	36
Former Hamilton City	72	27	0	0	0	30	0	36
Stoney Creek City	126	51	0	0	0	128	0	0
Ancaster City	48	64	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	71	111	0	0	0	0	0	0
Glanbrook	49	191	0	0	0	0	0	0
City of Burlington	0	13	0	0	264	222	0	0
Grimsby	212	0	0	0	0	0	0	0
Brantford CMA	138	91	0	0	0	0	57	159
Brant City	9	6	0	0	0	0	0	0
Brantford City	129	85	0	0	0	0	57	159

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
July 2018

Submarket	Freehold		Condominium		Rental		Total*	
	July 2018	July 2017	July 2018	July 2017	July 2018	July 2017	July 2018	July 2017
Hamilton CMA	134	202	32	0	0	0	166	202
City of Hamilton	102	198	0	0	0	0	102	198
Former Hamilton City	4	19	0	0	0	0	4	19
Stoney Creek City	2	2	0	0	0	0	2	2
Ancaster City	47	17	0	0	0	0	47	17
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	18	121	0	0	0	0	18	121
Glanbrook	31	39	0	0	0	0	31	39
City of Burlington	18	4	26	0	0	0	44	4
Grimsby	14	0	6	0	0	0	20	0
Brantford CMA	57	43	0	0	0	0	57	43
Brant City	20	13	0	0	0	0	20	13
Brantford City	37	30	0	0	0	0	37	30

Table 3.5: Completions by Submarket and by Intended Market
January - July 2018

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017
Hamilton CMA	898	1,057	343	393	0	36	1,241	1,486
City of Hamilton	699	1,004	8	158	0	36	707	1,198
Former Hamilton City	122	104	0	30	0	36	122	170
Stoney Creek City	233	126	0	128	0	0	233	254
Ancaster City	173	127	0	0	0	0	173	127
Dundas Town	5	5	0	0	0	0	5	5
Flamborough	118	351	0	0	0	0	118	351
Glanbrook	48	291	8	0	0	0	56	291
City of Burlington	52	40	264	235	0	0	316	275
Grimsby	147	13	71	0	0	0	218	13
Brantford CMA	241	163	0	10	57	159	298	332
Brant City	83	58	0	0	0	0	83	58
Brantford City	158	105	0	10	57	159	215	274

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
July 2018

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
City of Hamilton													
July 2018	3	4.7	4	6.3	7	10.9	23	35.9	27	42.2	64	500,000	517,658
July 2017	16	14.8	29	26.9	12	11.1	30	27.8	21	19.4	108	-	468,041
Year-to-date 2018	25	7.4	36	10.7	45	13.4	92	27.3	139	41.2	337	490,000	532,248
Year-to-date 2017	68	13.9	85	17.3	77	15.7	126	25.7	134	27.3	490	490,000	476,569
Former Hamilton City													
July 2018	2	33.3	2	33.3	1	16.7	1	16.7	0	0.0	6	-	-
July 2017	1	11.1	2	22.2	0	0.0	2	22.2	4	44.4	9	-	-
Year-to-date 2018	17	35.4	4	8.3	5	10.4	14	29.2	8	16.7	48	-	454,971
Year-to-date 2017	5	6.4	6	7.7	8	10.3	28	35.9	31	39.7	78	-	520,429
Stoney Creek City													
July 2018	0	0.0	0	0.0	0	0.0	1	50.0	1	50.0	2	-	-
July 2017	0	0.0	0	0.0	0	0.0	1	25.0	3	75.0	4	-	-
Year-to-date 2018	4	4.2	16	16.8	23	24.2	28	29.5	24	25.3	95	-	-
Year-to-date 2017	2	3.8	3	5.7	5	9.4	16	30.2	27	50.9	53	-	511,870
Ancaster City													
July 2018	0	0.0	1	2.1	6	12.8	19	40.4	21	44.7	47	-	501,233
July 2017	0	0.0	1	10.0	0	0.0	1	10.0	8	80.0	10	-	-
Year-to-date 2018	0	0.0	2	1.6	12	9.7	37	29.8	73	58.9	124	-	525,164
Year-to-date 2017	0	0.0	1	2.3	1	2.3	5	11.4	37	84.1	44	-	672,750
Dundas Town													
July 2018	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
July 2017	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2018	0	0.0	1	20.0	0	0.0	0	0.0	4	80.0	5	-	-
Year-to-date 2017	0	0.0	1	20.0	0	0.0	3	60.0	1	20.0	5	-	-
Flamborough													
July 2018	1	16.7	0	0.0	0	0.0	2	33.3	3	50.0	6	-	-
July 2017	14	19.2	24	32.9	9	12.3	22	30.1	4	5.5	73	-	419,939
Year-to-date 2018	4	7.0	10	17.5	3	5.3	13	22.8	27	47.4	57	-	-
Year-to-date 2017	46	21.0	50	22.8	41	18.7	56	25.6	26	11.9	219	-	412,766
Glanbrook													
July 2018	0	0.0	1	33.3	0	0.0	0	0.0	2	66.7	3	-	-
July 2017	1	8.3	2	16.7	3	25.0	4	33.3	2	16.7	12	-	460,488
Year-to-date 2018	0	0.0	3	37.5	2	25.0	0	0.0	3	37.5	8	-	-
Year-to-date 2017	15	16.5	24	26.4	22	24.2	18	19.8	12	13.2	91	-	432,840
City of Burlington													
July 2018	0	0.0	0	0.0	0	0.0	0	0.0	19	100.0	19	-	1,136,412
July 2017	0	0.0	0	0.0	0	0.0	0	0.0	4	100.0	4	-	-
Year-to-date 2018	0	0.0	0	0.0	0	0.0	0	0.0	53	100.0	53	-	1,498,685
Year-to-date 2017	0	0.0	0	0.0	0	0.0	0	0.0	38	100.0	38	-	2,226,250
Grimsby													
July 2018	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
July 2017	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2018	0	0.0	0	0.0	0	0.0	1	25.0	3	75.0	4	-	-
Year-to-date 2017	0	0.0	3	30.0	0	0.0	1	10.0	6	60.0	10	-	-

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range July 2018													
Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
July 2018	3	3.6	4	4.8	7	8.4	23	27.7	46	55.4	83	530,000	659,301
July 2017	16	14.3	29	25.9	12	10.7	30	26.8	25	22.3	112	450,000	539,718
Year-to-date 2018	25	6.3	36	9.1	45	11.4	93	23.6	195	49.5	394	500,000	665,758
Year-to-date 2017	68	12.6	88	16.4	77	14.3	127	23.6	178	33.1	538	480,000	625,353

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
July 2018

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant City													
July 2018	1	4.5	3	13.6	1	4.5	1	4.5	16	72.7	22	615,000	586,128
July 2017	3	23.1	0	0.0	1	7.7	3	23.1	6	46.2	13	-	514,188
Year-to-date 2018	1	1.5	6	8.8	6	8.8	4	5.9	51	75.0	68	615,000	593,553
Year-to-date 2017	13	27.1	6	12.5	2	4.2	6	12.5	21	43.8	48	-	471,028
Brantford City													
July 2018	0	0.0	0	0.0	1	5.3	1	5.3	17	89.5	19	670,000	646,775
July 2017	1	12.5	0	0.0	0	0.0	0	0.0	7	87.5	8	-	575,571
Year-to-date 2018	2	7.7	1	3.8	2	7.7	1	3.8	20	76.9	26	670,000	646,775
Year-to-date 2017	2	5.9	1	2.9	4	11.8	6	17.6	21	61.8	34	-	538,385
Brantford CMA													
July 2018	1	2.4	3	7.3	2	4.9	2	4.9	33	80.5	41	625,000	614,233
July 2017	4	19.0	0	0.0	1	4.8	3	14.3	13	61.9	21	540,000	537,572
Year-to-date 2018	3	3.2	7	7.4	8	8.5	5	5.3	71	75.5	94	625,000	605,529
Year-to-date 2017	15	18.3	7	8.5	6	7.3	12	14.6	42	51.2	82	497,500	505,188

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units July 2018						
Submarket	**July 2018**	**July 2017**	**% Change**	**YTD 2018**	**YTD 2017**	**% Change**
Hamilton CMA	659,301	539,718	22.2	665,758	625,353	6.5
City of Hamilton	517,658	468,041	10.6	532,248	476,569	11.7
Former Hamilton City	-	-	n/a	454,971	520,429	-12.6
Stoney Creek City	-	-	n/a	-	511,870	n/a
Ancaster City	501,233	-	n/a	525,164	672,750	-21.9
Dundas Town	-	-	n/a	-	-	n/a
Flamborough	-	419,939	n/a	-	412,766	n/a
Glanbrook	-	460,488	n/a	-	432,840	n/a
City of Burlington	1,136,412	-	n/a	1,498,685	2,226,250	-32.7
Grimsby	-	-	n/a	-	-	n/a
Brantford CMA	614,233	537,572	14.3	605,529	505,188	19.9
Brant City	586,128	514,188	14.0	593,553	471,028	26.0
Brantford City	646,775	575,571	12.4	646,775	538,385	20.1

Source: CMHC (Market Absorption Survey)

Figure 5.1a: MLS® Residential Average Price for Hamilton

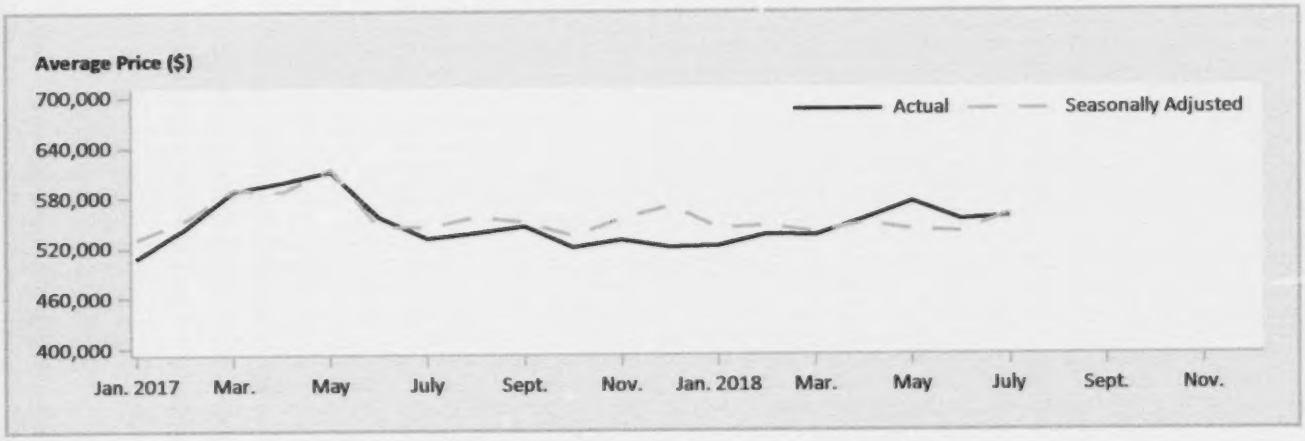


Figure 5.2a: MLS® Residential Sales for Hamilton

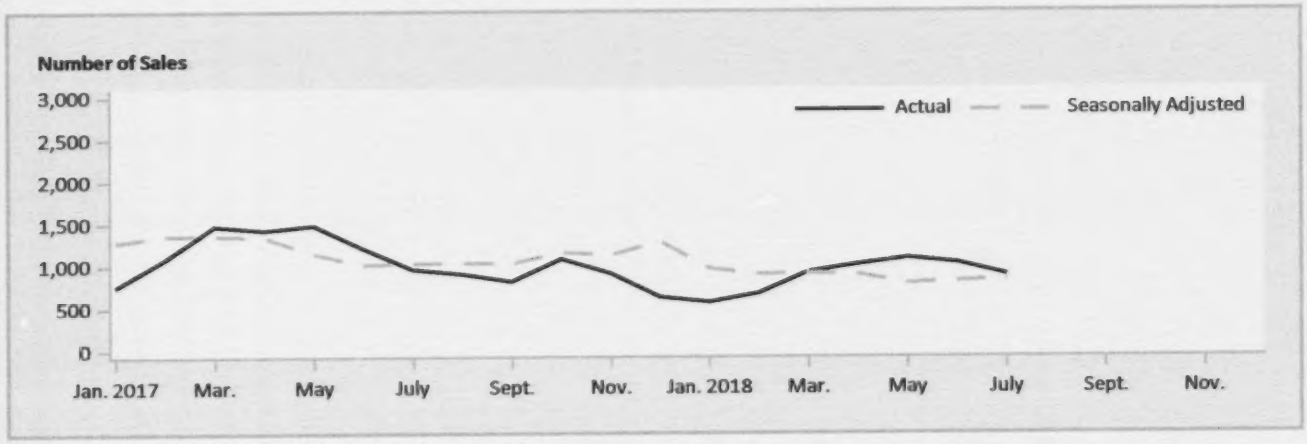
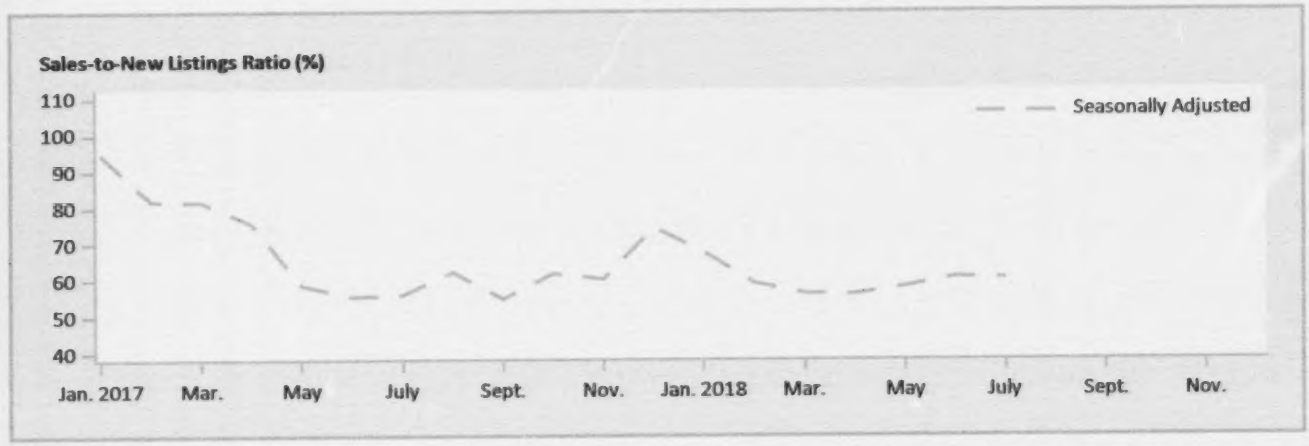


Figure 5.3a: MLS® Residential Sales- to- New Listings Ratio for Hamilton



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Source: CREA / Haver Analytics

Figure 5.1b: MLS® Residential Average Price for Brantford

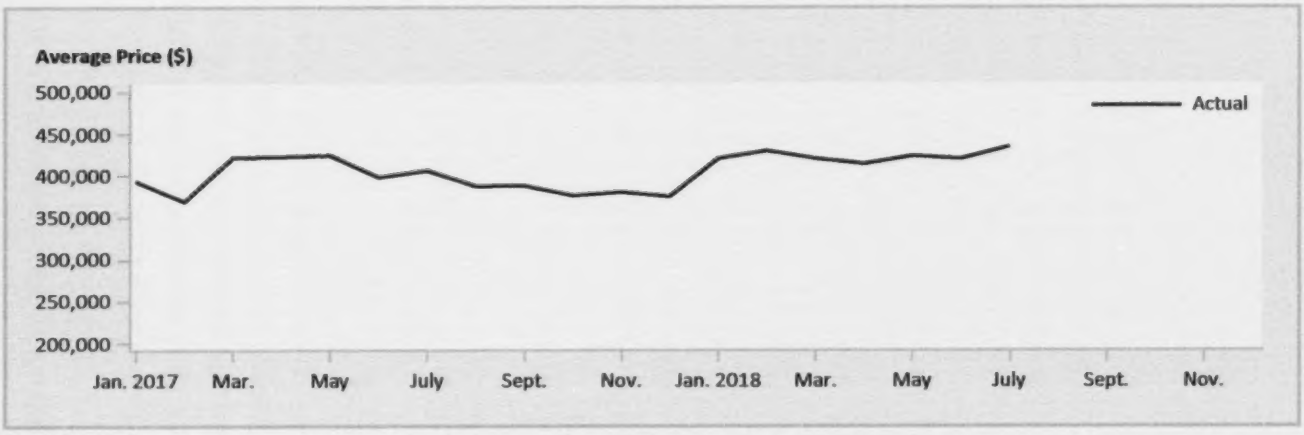


Figure 5.2b: MLS® Residential Sales for Brantford

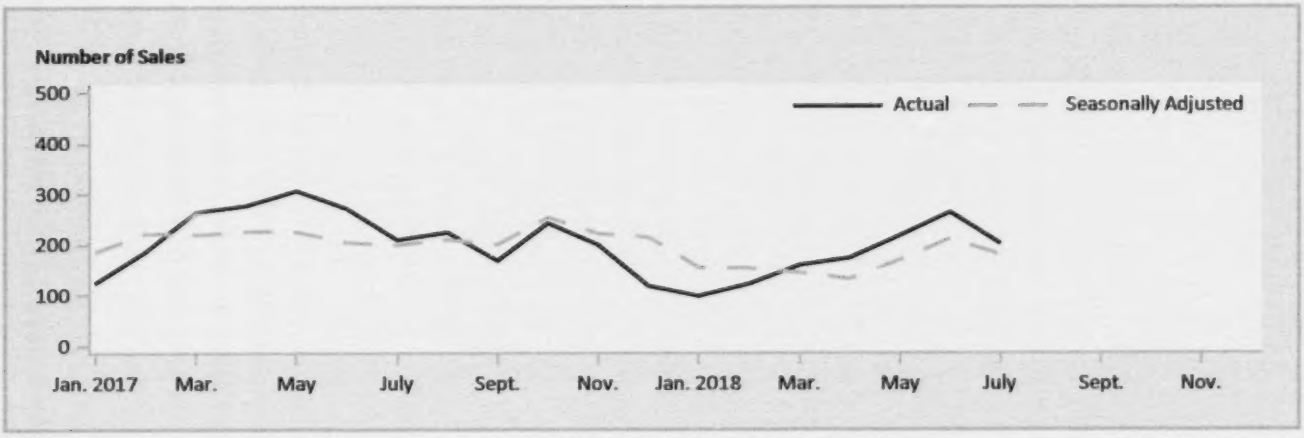
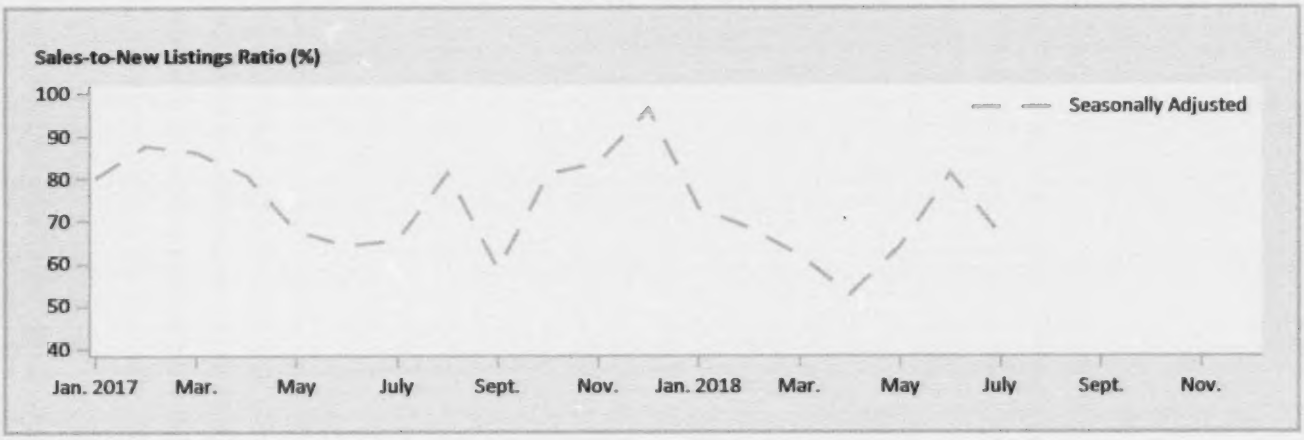


Figure 5.3b: MLS® Residential Sales- to- New Listings Ratio for Brantford



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Source: CREA / Haver Analytics
Note: Seasonally adjusted data of average price are not available at the time of publication.

Table 6a: Economic Indicators
July 2018

		Interest Rates			NHPI, Total, Hamilton CMA 2016.12 =100	CPI, 2002 =100 (Ontario)	Hamilton Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2017	January	561	3.14	4.64	100.6	130.8	400.0	5.7	64.9	972
	February	561	3.14	4.64	101.6	131.2	399.7	5.8	64.8	970
	March	561	3.14	4.64	101.6	131.4	402.0	5.7	65.1	964
	April	561	3.14	4.64	101.6	132.0	409.2	5.4	65.9	956
	May	561	3.14	4.64	101.6	131.9	415.0	5.2	66.6	949
	June	561	3.14	4.64	101.6	132.1	416.7	5.0	66.7	934
	July	573	3.14	4.84	103.1	131.9	420.2	5.1	67.3	932
	August	573	3.14	4.84	103.1	131.8	426.5	4.5	67.8	934
	September	575	3.09	4.89	103.1	132.3	431.2	4.2	68.2	951
	October	581	3.24	4.99	103.1	132.3	431.3	4.0	68.0	973
	November	581	3.24	4.99	103.1	132.7	428.3	4.2	67.6	978
	December	581	3.24	4.99	103.0	132.0	425.1	4.6	67.3	984
2018	January	590	3.34	5.14	103.2	133.2	424.2	4.7	67.1	979
	February	590	3.34	5.14	103.1	134.0	419.0	5.3	66.6	986
	March	590	3.34	5.14	103.2	134.6	414.9	5.3	65.9	999
	April	590	3.34	5.14	103.4	134.8	409.1	5.3	64.9	1,007
	May	601	3.49	5.34	103.6	134.9	410.6	4.8	64.7	1,007
	June	601	3.49	5.34	103.7	135.3	413.6	4.6	65.0	1,001
	July	601	3.49	5.34		136.0	415.1	4.7	65.2	999
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

Table 6b: Economic Indicators
July 2018

		Interest Rates			NHPI, Total, Ontario CMA 2016.12 =100	CPI, 2002 =100 (Ontario)	Brantford Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2017	January	561	3.14	4.64	100.3	130.8	74.3	4.2	68.3	884
	February	561	3.14	4.64	101.1	131.2	74.1	4.3	68.0	891
	March	561	3.14	4.64	101.4	131.4	73.7	4.8	67.9	892
	April	561	3.14	4.64	103.0	132.0	72.4	4.7	66.6	899
	May	561	3.14	4.64	103.8	131.9	70.8	5.1	65.3	905
	June	561	3.14	4.64	103.9	132.1	69.1	4.6	63.3	903
	July	573	3.14	4.84	104.1	131.9	68.7	5.0	63.1	899
	August	573	3.14	4.84	104.2	131.8	70.1	5.3	64.4	889
	September	575	3.09	4.89	104.3	132.3	71.3	5.4	65.7	897
	October	581	3.24	4.99	104.4	132.3	73.2	5.3	67.2	903
	November	581	3.24	4.99	104.5	132.7	73.9	4.8	67.5	902
	December	581	3.24	4.99	104.5	132.0	74.8	4.7	68.1	895
2018	January	590	3.34	5.14	104.6	133.2	75.0	4.7	68.3	891
	February	590	3.34	5.14	104.3	134.0	74.1	5.1	67.6	898
	March	590	3.34	5.14	104.3	134.6	72.1	6.7	66.9	907
	April	590	3.34	5.14	104.1	134.8	70.0	7.2	65.1	918
	May	601	3.49	5.34	104.1	134.9	68.6	7.5	64.0	923
	June	601	3.49	5.34	104.2	135.3	68.8	5.9	62.9	935
	July	601	3.49	5.34		136.0	68.5	5.3	62.2	930
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology
The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2016 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology
The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a population centre (known as the core). A CMA must have a total population of at least 100,000 of which 50,000 or more must live in the core based on adjusted data from the previous Census of Population Program. A CA must have a core population of at least 10,000 also based on data from the previous Census of Population Program. To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the core, as measured by commuting flows derived from data on place of work from the previous Census Program.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

2017 data based on 2016 Census Definitions. 2012-2016 data based on 2011 Census Definitions. 2007-2011 data based on 2006 Census Definitions.

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